



COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Attorney Docket

Number: 24482/002

As a below named inventor, I hereby declare that:

My residence, P.O. address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor of the subject which is claimed and for which a patent is sought on the invention entitled INTEGRATED FULL SERVICE EMPLOYER AND EMPLOYEE SYSTEM AND A METHOD FOR ACCESSING ACCOUNTS as described in the specification in the United States Patent and Trademark Office on herewith.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)- (d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

having a filing date before that	of the application on which priority is	claimed:	
Prior Foreign Application(s)	•		
Priority Claimed			
(Number)	(Country)	(Day/Month/Year Filed)	Yes No
insofar as the subject matter of the manner provided by the firs material to disclose material in	each of the claims of this application t paragraph of Titled 35, United State formation as defined in Title 37, Coo	120 of any United States application(s) is not disclosed in the prior United States Code Section 112, I acknowledge the de of Federal Regulations, Section 1.56 CT international filing date of this applications.	tes application ir e duty to disclose 6 which occurred
(Application Serial No.)	(Filing Date)	(Status)	
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application and transact all bus	siness in the Patent and Trademark (Reg. No. 32,825; J. Herbert O'Toole,	the following attorneys and/or agents Office connected therewith: John B. Ha Reg. No. 31,404; Charles L. Schwab, 41,903; and, Joseph T. Guy, Reg. No. 3	ardaway, III, Reg Reg. No. 17,497
SEND ALL CORRESPONDEN	CE TO: John B. Hardaway, III HARDAWAY/MANN IP GF NEXSEN PRUET JACOBS P.O. Box 10107, Fed. Sta. Greenville, South Carolina TELEPHONE NUMBER: (S & POLLARD, LLC , 29603-0107	
and belief are believed to be true and the like so made are punish	e; and further that these statements w nable by fine or imprisonment or both,	dge are true and that all statements ma ere made with the knowledge that willful under Section 1001 of Title 18 of the Ur the application or any patent issued the	false statements lited States Code
FULL NAME OF INVENTOR: Residence: Post Office Address:	David B. Swentor Mount Pleasant, SC 3221 Cotton Field Drive Mt. Pleasant, South Carolina	Citizenship: USA _.	
Inventor's Signature:	D	ate:	